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on July 14, 2008.

RESPONSE

TOWNSEND and TOWNSEND and CREW LLP

PATENT  
Attorney Docket No.: 020375-043600US

By: / Stephanie Klepp /  
Stephanie Klepp

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk

Application No.: 10/694,925

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR  
PROCESSING TRANSACTIONS FOR  
INTEGRATED CREDIT AND STORED-  
VALUE PROGRAMS

Customer No.: 20350

Confirmation No.: 5092

Examiner: Cuff, Michael A.

Art Unit: 3627

RESPONSE

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed May 16, 2008 ("Office Action") on  
the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 7 of this paper.